

Exhibit 22

January 8, 2007

UNUM Provident
The Benefits Center
PO Box 100158
Columbia, SC 29202

Re: Francesco Gallo
Claim No. 3014902

Dear Sir/Madam:

At your request, and with his written permission, I write regarding my treatment of Francesco Gallo, a 59 yo married man, now on disability from his job at Alitalia.

Mr. Gallo was referred to me after a psychiatric hospitalization at NY Presbyterian Hospital in July, 2006, and I have treated him since for major depressive disorder superimposed on his degenerative neurological disease, cortico basal degeneration. In addition he suffers from the consequences of a left sided stroke and had a myocardial infarction in 1999. He has had 2 psychiatric hospitalizations, both for depression.

He has severe physical disabilities, and is unable to walk more than a short distance, and is unable to use his right arm and hand. He thus cannot write and manage activities of daily living himself. He is severely depressed, and suffers from insomnia, low mood, hopelessness, low energy, and anorexia. He takes Effexor, and also Seroquel to treat the psychotic component of his major depressive disorder. His ability to function mentally is quite limited by the combination of the neurological and psychiatric illnesses. His memory is impaired, and his ability to organize information is limited at present. He will require increasing levels of assistance in the future, in all likelihood.

MSE A somewhat disheveled, casually dressed man who appears older than his stated age. Speech is slowed, with slurring and limited vocabulary. There is difficulty with word finding. Affect is blunted and depressed. Thought process is impaired with blocking, poor reality testing and concerns re his futures dominating his thinking.

Dx: Major Depressive Disorder superimposed on a degenerative neurological illness.

Yours truly,

Stefan Stein, MD